

What is claimed is:

1. A method for use in a terminal including a visual display and a pointing device, to provide a graphical user interface for graphically depicting credit application and related operations, the method comprising:

displaying on the visual display at least one icon for the selection of at least one associated function.

2. The method according to claim 1, wherein the at least one function associated with the at least one icon includes one of:

create a new credit application;
display a list of applications;
call at least one credit bureau;
send an application to at least one lender;
open a deal jacket;
create a quick application;
select between a loan and a lease application;
discontinue a current operation and save data;
display context sensitive help information;
display vehicle value guide information;
display news;
select a joint application; and
select a business application.

3. The method according to claim 1, further comprising:
displaying on the visual display a graphical depiction of a deal jacket, including a graphical depiction of at least one selectable folder tab.

4. The method according to claim 3, wherein selection of the at least one selectable folder tab displays at least one of the following associated screens:

applicant data;
applicant credit report data;
applicant employment data;
bureau data;
business applicant data;
co-applicant credit report data;
co-applicant data;
co-applicant employment data;
collateral data;
comments;
credit bureau summary data;
finance data;
lease data;
lenders data;
loan data;
overview data;
public records data; and
trades data.

5. The method according to claim 1, further comprising:
highlighting selective information in color.

6. The method according to claim 1, further comprising:
displaying a series of images to form an animation representing an action taking place.

7. The method according to claim 6, wherein the operation comprises sending an application to a lender.

8. The method according to claim 1, further comprising displaying graphical images of the credit application collateral.

9. The method according to claim 1, further comprising displaying a series of credit application entry screens.

5 10. The method according to claim 9, further comprising:
displaying on the visual display a graphical depiction of a deal jacket,
including graphical depictions of at least one folder tab, wherein the selection of the at
least one folder tab displays at least one of the following associated screens:

10 applicant data;
applicant credit report data;
applicant employment data;
bureau data;
business applicant data;
co-applicant credit report data;
15 co-applicant data;
co-applicant employment data;
collateral data;
comments;
credit bureau summary data;
20 finance data;
lease data;
lenders data;
loan data;
overview data;
25 public records data; and
trades data;

displaying graphical images of the credit application collateral; and
wherein the at least one function associated with the at least one icon includes
one of:

30 create a new credit application;
display a list of applications;

call at least one credit bureau;
send an application to at least one lender;
open a deal jacket;
create a quick application;
select between a loan and a lease application;
discontinue a current operation and save data;
display context sensitive help information;
display vehicle value guide information;
display news;
select a joint application; and
select a business application.

14. A method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices at an application staging facility having fax devices, remote display devices at point of sale locations, remote credit bureau terminal devices, and remote funding source terminal devices, the method comprising:

receiving a facsimile credit application from a point of sale location at an application staging facility by fax;

manually entering credit application data from the facsimile credit application into a remote application entry and display device;

selectively receiving at the central processor the credit application data from the remote application entry and display device;

selectively forwarding the credit application data to at least one remote funding source terminal device; and

selectively forwarding funding decision data from the at least one remote funding source terminal device to a display device at the respective point of sale location.

12. The method according to claim 11, wherein the remote display devices at the point of sales locations comprise at least one of:

fax machines; and
visual display devices.

13. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, the entry and display devices including consumer credit application kiosks, remote credit bureau terminal devices, and remote funding source terminal devices, the method comprising:

selectively receiving credit application data from a consumer credit application kiosk;

optionally obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data, and optional credit report data if appropriate, to at least one remote funding source terminal device; and

selectively forwarding funding decision data from the at least one remote funding source terminal device to the respective consumer credit application kiosk.

14. The method according to claim 13, wherein the credit application kiosk includes a data entry terminal for manual entry of the credit application data.

15. The method according to claim 14, wherein the kiosk data entry terminal is connected to a local finance and insurance system, the local finance and insurance system being connected to the credit application and routing system to provide the credit application data from a consumer credit application kiosk.

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16. The method according to claim 13, wherein the credit application kiosk includes a telephone connection for voice communication with a remote data entry location to provide the credit application data from a consumer credit application kiosk.

17. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, remote credit bureau terminal devices, and remote funding source terminal devices, the method comprising:

- selectively receiving credit application data from a remote application entry and display device;
- selectively obtaining credit report data from at least one remote credit bureau terminal device;
- selectively forwarding the credit application data, and credit report data if appropriate, to a first remote funding source terminal device;
- selectively forwarding the credit application data, and credit report data if appropriate, to a second remote funding source terminal device if the funding source associated with the first remote funding source terminal device declines to approve the credit application; and
- selectively forwarding funding decision data from at least one of the first and second remote funding source terminal devices, to the respective remote application entry and display device.

18. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, remote credit bureau terminal devices, and remote funding source terminal devices, the method comprising:

- selectively receiving credit application data from a remote application entry and display device;

selectively obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data, and credit report data if appropriate, to at least one remote funding source terminal device; and

5 selectively forwarding funding decision data from the at least one remote funding source terminal device to the respective remote application entry and display device;

wherein if the funding decision data is approval of the credit application, selectively forwarding purchase contract data from the remote application entry and display device to the central processor;

verifying the purchase contract data in the central processor;

forwarding the verified purchase contract data from the central processor to the at least one remote funding source terminal device; and

forwarding an indication of purchase contract status from the at least one remote funding source terminal device to the respective remote application entry and display device.

19. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, remote credit bureau terminal devices, and remote funding source terminal devices, wherein the system processes credit applications for a dealer having a plurality of dealerships located at different locations, the method comprising:

aggregating data from each of the plurality of dealerships; and

providing the dealer with consolidated reports using the aggregated data.

20. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, remote credit bureau terminal devices, and remote funding source terminal devices, wherein the

system processes credit applications for a dealer having a web site, the method comprising:

receiving credit application data from a consumer through the dealer web site;

selectively obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data, and credit report data if appropriate, to at least one remote funding source terminal device; and

selectively forwarding funding decision data from the at least one remote funding source terminal device to consumer at the dealer web site.

21. The computer based method according to claim 20, further comprising:

sending a copy of the funding decision data to the dealer directly.

22. The computer based method according to claim 21, wherein the sending a copy of the funding decision data to the dealer directly comprises at least one of:

faxing the data to the dealer; and

providing the data to the dealer on-line.

23. A computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, remote credit bureau terminal devices, and remote funding source terminal devices, wherein the system processes credit applications for a dealer having an in-house finance and insurance system, the method comprising:

receiving credit application data from remote application entry and display devices of the dealer in-house finance and insurance system;

selectively obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data, and credit report data if appropriate, to at least one remote funding source terminal device; and

selectively forwarding funding decision data from the at least one remote funding source terminal device to the respective remote application entry and display device of the dealer in-house finance and insurance system.

24. The method according to claim 1, further comprising enabling the analyzing of credit application and credit bureau report information through the selective performance of "what-if" manipulations of data, including debt ratio data.

25. In a computer based method of operating a credit application and routing system, the system including a central processor coupled to a communications medium for communicating with remote application entry and display devices, remote credit bureau terminal devices, and remote funding source terminal devices, a method of updating user software comprising:

checking the software of a user when the user connects to the system;

and

if the user software is not the most recent version, automatically forwarding data to use in updating the user software.

26. The method according to claim 25, further comprising automatically updating the user software while the user is on-line.

27. The method according to claim 25, further comprising providing the user with a selection so that the user can select one of:

updating the user software while the user is on-line if selected; and
updating the software at a later time if selected.

28. A credit application and routing system comprising a central processor having and executing a program, and further comprising:

at least one data input terminal for selectively receiving credit application data from respective applicants at remote locations and forwarding the data to the central processor over a communications medium;

at least one funding source front end processor for receiving the credit application data from the central processor over a communications medium and sending funding decision data to the central processor.

29. The credit application and routing system according to claim 28, wherein the front end processor has and executes a program to convert the credit application data received into a format for use by a funding source credit processing system and to convert the funding decision data into a format for use by the central processor.

30. The method according to claim 28, further comprising:
receiving at a lender an application directly through the system to make possible either manual decisioning of the application or manual entry of the application into an in-house credit processing system;
viewing at a lender all system requests sent to the lender,
viewing at the lender all referrals the lender may have made;
viewing at the lender on-line an application entered by a dealer;
viewing at the lender the relationships the lender has with dealers;
viewing at the lender specific details about a dealer;
entering lender news onto the system; and
viewing on-line at the lender, lender invoices.

31. The method according to claim 20, wherein the consumer may exit the credit application process before completing it, further comprising:
forwarding to a dealer information about the consumer even if the consumer does not exit the credit application process before completion of the credit application.

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